

AMENDMENTS TO THE CLAIMS

1. (Currently amended) A method of providing an individual who is an employee or consultant of a company with education and training about the individual's employee stock option plan for a specific stock to permit the individual to make intelligent choices in the management of the individual's stock option plan, comprising the steps of:

storing information about the individual's stock option plan relative to a specific stock of the company, the information being in editable form in a central server that performs stock option ~~modeling~~ calculations;

~~using the modeling,~~ calculating at the central server a projected stock option exercise outcome for the specific company stock, the calculating including consideration of ~~a what-if scenario using a proposed set of user specified what-if parameters other than mortality risk relating to the specific company stock~~ user-selected hypothetical inputs concerning the stock option plan, the calculating being related to gain upon exercise of an option based on the ~~proposed set of what-if parameters~~ hypothetical inputs;

connecting the central server to the Internet; and,

providing the stock option exercise outcome that is the result of the calculation done at the central server to the individual on a terminal connected to the Internet at the individual's site, such that information about the stock option plan is provided back to the individual over the Internet taking into account the individual's ~~what-if parameters~~ hypothetical inputs to permit the individual to make decisions which will result in the optimization of the value of the individual's plan.

2. (Original) The method of Claim 1, and further including generating content at the central server which will aid the individual in the management of the stock option plan, and the individual's company in educating, communicating, training related to the plan and transmitting the content over the Internet to the individual.
3. (Previously amended) The method of Claim 1, wherein the calculating step includes the step of providing a calculation of what stock options to exercise to realize a predetermined amount of money;
4. (Previously amended) The method of Claim 1, wherein the calculating step includes a calculation of stock option worth taking into account net gain after taxes given exercise of a predetermined number of options.
5. (Previously amended) The method of Claim 1, wherein the calculating step includes an alternative investment calculation based on comparing gain from sale of selected stock options versus gain for an alternative investment.
6. (Previously amended) The method of Claim 1, wherein the calculating step includes as an input a realtime stock quote.
7. (Previously amended) The method of Claim 1, wherein the calculating step includes a step of taking into the model tax considerations.

8. (Previously amended) The method of Claim 1, wherein the calculating step includes the step of taking into account Social Security considerations.
9. (Previously amended) The method of Claim 1, wherein the calculating step includes the step of taking into account a predetermined date from which the model is to proceed.
10. (Previously amended) The method of Claim 1, wherein the calculating step includes the step of storing an individual's stock option parameters in a separate data base.
11. (Previously amended) The method of Claim 10, wherein the individual's stock option parameters includes expiration date, grant date, vesting dates, and type of option.
12. (Previously amended) The method of Claim 10, wherein the individual's stock option parameters includes number of shares, exercise price and company stock price.
13. (Previously amended) The method of Claim 1, wherein the calculating step includes the step of taking into consideration percent change in stock price.
14. (Previously amended) The method of Claim 10, wherein the separate database is used to provide parameters for the calculating step.

15. (Previously amended) The method of Claim 1, wherein the calculating step includes the step of accommodating a change in stock price.

16. (Original) The method of Claim 1, wherein the stock option plan includes plans involving restricted stock.